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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	Chapter 11	
	Chapter 12	
	✓ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself			
		About Debtor 1:	A	bout Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Angela First name M. Middle name Lee Last name and Suffix (Sr., Jr., II, III)	M	fiddle name ast name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Angela M. Hepler		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8647		

Official Form 101

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Debtor 1 Angela M. Lee

Document

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	✓ I have not used any business name or EINs. Business name(s) EINs	I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	120 N. Green St., Ste. 601 Chicago, IL 60607 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	If Debtor 2 lives at a different address: Number, Street, City, State & ZIP Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Angela M. Lee

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Case number (if known)

Par	Tell the Court About	Your Bankr	uptcy Ca	se	
7.	The chapter of the Bankruptcy Code you are			rief description of each, see <i>Notice Required</i> go to the top of page 1 and check the appro	d by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy priate box.
	choosing to file under	☐ Chapt	er 7		
		Chapt	er 11		
		☐ Chapt	er 12		
		✓ Chapt	er 13		
8.	How you will pay the fee	abo orde	ut how yo	u may pay. Typically, if you are paying the fe attorney is submitting your payment on your	check with the clerk's office in your local court for more details be yourself, you may pay with cash, cashier's check, or money behalf, your attorney may pay with a credit card or check with
		☐ I ne	ed to pay		option, sign and attach the Application for Individuals to Pay
		l red but app	option only if you are filing for Chapter 7. By law, a judge may, if your income is less than 150% of the official poverty line that fee in installments). If you choose this option, you must fill out Official Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the	✓ No. Yes.			
	last 8 years?		District	When	Coco number
			District	When When	Case number
			District		Case number
			District	When	Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No ☐ Yes.			
			Debtor		Relationship to you
			District	When	Case number, if known
			Debtor		Relationship to you
			District	When	Case number, if known
11.	Do you rent your residence?	☐ No. ✓ Yes.	Go to I	ne 12. ur landlord obtained an eviction judgment ag	gainst you?
			✓	No. Go to line 12.	
				Yes. Fill out <i>Initial Statement About an Evic</i> bankruptcy petition.	tion Judgment Against You (Form 101A) and file it with this

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Page 4 of 14 Case number (if known) Debtor 1 Angela M. Lee

Part	Report About Any Bu	sinesses	You Own as a Sole Proprietor
12.	Are you a sole proprietor of any full- or part-time business?	№ No.	Go to Part 4.
		Yes.	Name and location of business
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any
	If you have more than one sole proprietorship, use a		
	separate sheet and attach		Number, Street, City, State & ZIP Code
	it to this petition.		Check the appropriate box to describe your business:
			Health Care Business (as defined in 11 U.S.C. § 101(27A))
			Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
			Stockbroker (as defined in 11 U.S.C. § 101(53A))
			Commodity Broker (as defined in 11 U.S.C. § 101(6))
			None of the above
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation in 11 U.S	e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate s. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of its, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure s.C. 1116(1)(B).
	For a definition of small	✓ No.	I am not filing under Chapter 11.
	business debtor, see 11 U.S.C. § 101(51D).	☐ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
		Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Part	Report if You Own or	Have Any	Hazardous Property or Any Property That Needs Immediate Attention
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	✓ No. Yes.	What is the hazard?
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property? Number, Street, City, State & Zip Code

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Debtor 1 Angela M. Lee

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Λ	bout	DΔ	htor	1.
$\overline{}$	DOUL	De	DLUI	٠.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

___ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

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Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credi	t
counseling because of:	

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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16.	What kind of debts do	16a. A	re your debts primarily cor	nsumer	debts? Consumer debts	are defined in	11 U.S.C. § 101(8) as "incurred by an
	you have?	in	dividual primarily for a perso				0.0.0. 3 .0.(0) 400404 29 4
		√	No. Go to line 16b.				
			Yes. Go to line 17.				
			re your debts primarily bus oney for a business or inves				
			No. Go to line 16c.				
		√	Yes. Go to line 17.				
		16c. S	ate the type of debts you ow	ve that ar	e not consumer debts or	business debt	s
17.	Are you filing under	₩ No. Ia	am not filing under Chapter 7	7. Go to li	ne 18.		
	Chapter 7?						
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured		am filing under Chapter 7. Do re paid that funds will be ava No Yes				excluded and administrative expenses
	creditors?						
18.	How many Creditors do you estimate that you owe?	1-49 50-99 100-199			1,000-5,000 5001-10,000 10,001-25,000	[25,001-50,000 50,001-100,000 More than100,000
		<u> </u>					
19.	How much do you estimate your assets to be worth?	\$100,00	,000 - \$100,000 1 - \$500,000 1 - \$1 million		\$1,000,001 - \$10 million \$10,000,001 - \$50 million \$50,000,001 - \$100 milli \$100,000,001 - \$500 mil	on [on [\$500,000,001 - \$1 billion \$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion More than \$50 billion
20.	How much do you	\$0 - \$50	000		\$1,000,001 - \$10 million	Γ	\$500,000,001 - \$1 billion
	estimate your liabilities	= '	- \$100,000		\$10,000,001 - \$50 million		\$1,000,000,001 - \$10 billion
	to be?		1 - \$500,000 1 - \$1 million		\$50,000,001 - \$100 milli \$100,000,001 - \$500 mil		\$10,000,000,001 - \$50 billion More than \$50 billion
Part	7: Sign Below						
For	you	I have exam	ined this petition, and I decla	are unde	r penalty of perjury that th	ne information	provided is true and correct.
			sen to file under Chapter 7, es Code. I understand the rel				Chapter 7, 11,12, or 13 of title 11, o proceed under Chapter 7.
			y represents me and I did no have obtained and read the				torney to help me fill out this
		I request rel	ief in accordance with the ch	napter of	title 11, United States Co	de, specified i	n this petition.
			case can result in fines up to				erty by fraud in connection with a or both. 18 U.S.C. §§ 152, 1341, 1519,
		Angela M. Signature of	Lee		Signature o	of Debtor 2	
		Executed or	September 14, 2018 MM / DD / YYYY		Executed o	on MM / DD /	YYYYY

Debtor 1 Angela M. Lee

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Case number (if known) Debtor 1 Angela M. Lee

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/JOHN H.	REDFIELD	Date	September 14, 2018	
Signature of	Attorney for Debtor		MM / DD / YYYY	
JOHN H. F	PENEIEI N			
Printed name	CEDI ILLD			
	non, Clar & Dan			
Firm name				
Suite 3705	•			
135 South	LaSalle Street			
Chicago, I	L 60603-4297			
Number, Street,	City, State & ZIP Code			
Contact phone	312-641-6777	Email address		
2298090 IL	-			
Bar number & S	tate			

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Case number (if known)

	Angela W. Lee			-	Case number (ii	KNOWN)
Par	t 6: Answer These Quest	ions for R	porting Purposes			
16.	What kind of debts do you have?	16a.	individual primarily for a personal,	mer debts? Con., family, or house	sumer debts are defined hold purpose."	in 11 U.S.C. § 101(8) as "incurred by an
			No. Go to line 16b.			
			Yes. Go to line 17.			
		16b.	Are your debts primarily busine money for a business or investme	ss debts? Businent or through the	ness debts are debts that operation of the busines	t you incurred to obtain as or investment.
			No. Go to line 16c.			
			Yes. Go to line 17.			
		16c.	State the type of debts you owe th	nat are not consul	mer debts or business d	ebts
17.	Are you filing under Chapter 7?	₩ No.	I am not filing under Chapter 7. Go	o to line 18.		
	Do you estimate that after any exempt property is excluded and administrative expenses	Yes.	I am filing under Chapter 7. Do yo are paid that funds will be available.	u estimate that a le to distribute to	fter any exempt property unsecured creditors?	is excluded and administrative expenses
	are paid that funds will		☐Yes			
	be available for distribution to unsecured					
	creditors?					
18.	How many Creditors do you estimate that you owe?	1-49 50-99		1,000-5,000 5001-10,00	0	25,001-50,000 50,001-100,000 More than 100,000
		200-9		[] 10,001-25,0	300	wide tristinoo,ooo
19.	How much do you estimate your assets to	all and a second	50,000		- \$10 million	\$500,000,001 - \$1 billion
	be worth?	manage and a second	01 - \$100,000 001 - \$500,000	process.	1 - \$50 million 1 - \$100 million	\$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion
-		-	001 - \$1 million	the same of the sa	01 - \$500 million	More than \$50 billion
20.	How much do you estimate your liabilities		50,000 001 - \$100,000		- \$10 million	\$500,000,001 - \$1 billion
	to be?	A-Allegania .	001 - \$100,000 001 - \$500,000	-	1 - \$50 million 1 - \$100 million	\$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion
		Estration .	001 - \$1 million	Common Co	01 - \$500 million	More than \$50 billion
Par	Sign Below	*******************************	Ween validate des de la description de la descri	am fagens de de questione en e		
For	you	I have ex	amined this petition, and I declare	under penalty of	perjury that the informati	on provided is true and correct.
		If I have of United St	chosen to file under Chapter 7, I am ates Code. I understand the relief a	n aware that I ma available under e	y proceed, if eligible, und ach chapter, and I choos	der Chapter 7, 11,12, or 13 of title 11, se to proceed under Chapter 7.
		If no attor	mey represents me and I did not pa t, I have obtained and read the not	ay or agree to pay ice required by 1°	y someone who is not ar 1 U.S.C. § 342(b).	n attorney to help me fill out this
		I request	relief in accordance with the chapte	er of title 11, Unit	ed States Code, specifie	ed in this petition.
		l understa bankrupt and 357	case can result in fines up to \$25	pealing property, 50,000, or impriso	or obtaining money or pronment for up to 20 year	roperty by fraud in connection with a rs, or both. 18 U.S.C. §§ 152, 1341, 1519,
		Angela Signature	M. Lee of Debtor 1		Signature of Debtor 2	ala mendebendakan mendebengan persona sampangan persona pengangan
		Executed	on September 14, 2018 MM / DD / YYYY		Executed on MM / D	DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r	e Angela M. Lee		Case No		
		Debtor(s)	Chapter	13	
	DISCLOSUR	E OF COMPENSATION OF ATT	CORNEY FOR D	EBTOR(S)	
1.	compensation paid to me within or	I Fed. Bankr. P. 2016(b), I certify that I am the a e year before the filing of the petition in bankrup (s) in contemplation of or in connection with the	otcy, or agreed to be pai	d to me, for services rendered	or to
	For legal services, I have agree	ed to accept	\$	6,310.00	
	Prior to the filing of this state	ment I have received	\$	6,310.00	
	Balance Due		\$	0.00	
2.	The source of the compensation pa	id to me was:			
	■ Debtor □ Other	specify):			
3.	The source of compensation to be	paid to me is:			
	■ Debtor □ Other	specify):			
4.	■ I have not agreed to share the	bove-disclosed compensation with any other per	rson unless they are men	mbers and associates of my law	v firm.
		re-disclosed compensation with a person or person with a list of the names of the people sharing in			. A
5.	In return for the above-disclosed f	ee, I have agreed to render legal service for all as	pects of the bankruptcy	case, including:	
	b. Preparation and filing of any pe	al situation, and rendering advice to the debtor in tition, schedules, statement of affairs and plan w the meeting of creditors and confirmation hearin	hich may be required;		
6.	By agreement with the debtor(s), the	ne above-disclosed fee does not include the follo	wing service:		
		CERTIFICATION			
this	I certify that the foregoing is a conbankruptcy proceeding.	plete statement of any agreement or arrangemen	t for payment to me for	representation of the debtor(s)	in
	September 14, 2018	/s/ JOHN H. R	EDFIELD		
_	Date	JOHN H. RED			
		Signature of Att Crane, Simon			
		Suite 3705	, oldi a bali		
		135 South La			
		Chicago, IL 60 312-641-6777	0603-4297 Fax: 312-641-7114		
		Name of law firm			

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LAW OFFICES

CRANE, SIMON, CLAR & DAN

EUGENE CRANE ARTHUR G. SIMON SCOTT R. CLAR JEFFREY C. DAN DAVID L. KANE

JOHN H. REDFIELD, OF COUNSEL

135 S. LA SALLE STREET SUITE 3705 CHICAGO, ILLINOIS 60603-4297 TEL: 312-641-6777 FAX: 312-641-7114 WWW.CRANEHEYMAN.COM

GLENN R. HEYMAN (RETIRED)

September 13, 2018

Via email: and First Class U.S. Mail
Angela Lee
120 N. Green St., Ste. 601
Chicago, IL 60607

Re: Angela Lee; Chapter 13 Case

Dear Angela:

This letter is to confirm the agreement reached with you (the "Debtor"), concerning the retention of the law firm of Crane, Simon, Clar & Dan ("CSCD") in connection with the representation of the Debtor in a Chapter 13 case. After review of this letter, please sign on the signature line provided acknowledging your understanding of the terms of our retention.

Debtor will pay or has paid CSCD \$6,310.00 as a general flat fee retainer for this engagement. In consideration of the payment of this retainer, CSCD agrees to provide legal services on the Debtor' behalf in connection with the matters upon which CSCD has been retained. Any costs incurred during our representation shall be subject to reimbursement from the Debtor. CSCD are obligated to represent the Debtor until the Chapter 13 case is dismissed, converted or discharged, whichever is later.

This retainer is non-refundable, will not be held in the client trust account of CSCD, and will be treated as income by CSCD upon its receipt, whereupon it will be deposited into the general account of CSCD. This retainer is the property of CSCD and the Debtor retains no legal or equitable interest in the retainer. The Debtor is entitled to a refund only to the extent that the retainer exceeds accrued attorney's fees and expenses.

LAW OFFICES

CRANE, SIMON, CLAR & DAN

Angela Lee Page Two September 13, 2018

Thank you for the opportunity to be of service to you. We look forward to a successful relationship with you.

Of course, should there be any questions concerning our representation, please do not hesitate to contact the undersigned.

Very truly yours,

CRANE, SIMON, CLAR & DAN,

John H. Redfield

JHR/sll

AGREED, ACCEPTED AND UNDERSTOOD:

Angela Lee

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United States Bankruptcy Court Northern District of Illinois

In re	Angela M. Lee		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	6
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and correct to the	best of my

United States Bankruptcy Court Northern District of Illinois

In re	Angela M. Lee	Case No.		
	The second secon	Debtor(s)	Chapter 13	
	VERIFICATION OF CREDITOR MATRIX			
		Number of Creditors:		6
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	September 14, 2018	Angela M. Lee		analonisi (Kirindania)
		Signature of Debtor		

The same

Adam C. Toostexse 18-25950 Doc 1 Filed 09/14/18 Entered 09/14/18 14:39:21 Desc Main Freeborn & Peters LLP Document Page 14 of 14 311 S. Wacker Dr., Ste. 3000 Chicago, IL 60606-6677

Andrew J. Abrams Boodell & Domanskis, LLC One North Franklin, Ste. 1200 Chicago, IL 60606

Capital One Bank USA 10700 Capital One Way Richmond, VA 23060

Comenity Bank/Reshrdw PO Box 182789 Columbus, OH 43218-2789

Ditech Financial LLC PO Box 6172 Rapid City, SD 57709

Great Lakes CU 2525 Green Bay Rd. North Chicago, IL 60064